

What Is A Flood?

WEST VIRGINIA INSURANCE COMMISSION
CONSUMER SERVICE DIVISION
1-888-TRY-WVIC (1-888-879-9842)

“Flood” is defined in the Standard Flood Insurance Policy (SFIP), in part, as “A general and temporary condition of partial or complete inundation of normally dry land areas from overflow of inland or tidal waters from the unusual and rapid accumulation or runoff of surface waters from any source.”

DO HOMEOWNERS INSURANCE POLICIES COVER FLOODING?

- Most homeowners' policies **DO NOT** cover damage from flood.
- Read your policy or contact your insurance agent if you have any questions.

HOW DO I REPORT A FLOOD CLAIM?

- Report the flood loss immediately to the insurance company or agent who wrote your flood insurance policy OR
- Call the National Flood Insurance Program (NFIP) Claims Department at 1-800-767-4341.
- A claims adjuster will be assigned the loss and will contact you within 24 hours to make arrangements to inspect your property.
- Work closely with and cooperate with the adjuster to ensure all paperwork is completed in a timely manner.
- You must file a “proof of loss” within 60 days of the loss.
- Protect your property from further loss.
- Prepare a detailed inventory and locate sales receipts for damaged property.
- You may clean up the damage, but make sure to document damaged property before you discard it:
 - Take photographs of damaged property. Videotape may be acceptable but photos may expedite the handling of your claim.
 - Take close-up photos of items such as electronic appliances and equipment to show the brand name and features.
 - If your sofa bed was damaged, take a photograph with the bed unfolded to prove it was a sofa bed.

- If your carpet was damaged, save a 2X2 foot square of the carpet and pad before discarding the rest of it.
- There may be limitations on property covered under flood insurance, so read your policy.
 - Flood insurance policies **DO NOT** provide coverage for additional living expenses.
 - If you have filed a prior claim for flood damage, you will have to provide the adjuster with receipts to document that the prior damage had been repaired.